Case 1:14-bk-11073 Doc 1 Filed 05/06/14 Entered 05/06/14 12:45:30 Desc Main Document Page 1 of 57

B1 (Official F	orm 1)(04	/13)				oarrioi		490 ± 0					
			United D		Banki of Rhod			t			Vol	untary	Petition
Name of Deb Perdomo			er Last, First,	Middle):					ebtor (Spouse Inilda Beth		t, Middle):		
All Other Nar (include marr	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the J , maiden, and			3 years			
Last four digitif more than one,		Sec. or Indi	vidual-Taxpa	nyer I.D. (ITIN)/Com	plete EIN		re than one, state	e all)	Individual-	Taxpayer I.	D. (ITIN) N	o./Complete EIN
Street Addres 119 Hence Providen	s of Debto drick Str		Street, City, a	and State)	_	ZIP Coo	Stree 11 Pr	xx-xx-060 of Address of 9 Hendric ovidence	f Joint Debtor ck Street	(No. and St	reet, City, a	and State):	ZIP Code
County of Re Providen		of the Princ	cipal Place of	f Business		02908		nty of Reside	ence or of the	Principal Pl	ace of Busi	ness:	02908
Mailing Address of Debtor (if different from street address):				Mail	ing Address	of Joint Debt	or (if differe	ent from stre	eet address):				
					г	ZIP Co	de						ZIP Code
Location of P (if different fr	rincipal As	ssets of Bus address abo	siness Debtor ove):		l		I						
(Fa		Debtor	1)			of Busine	ess		•	of Bankruj Petition is F			ch
(Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			 Health Care Business Single Asset Real Estate as defin 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other 				Chap Chap Chap Chap Chap	ter 7 ter 9 ter 11 ter 12	C of	hapter 15 P f a Foreign I hapter 15 P	Petition for R Main Proces Petition for R Nonmain Pr	eding Recognition	
Country of deb Each country in by, regarding,	otor's center	oreign procee	eding	unde	Tax-Exe (Check box for is a tax-exe or Title 26 of the (the Interna	the United	ible) nization States	define "incur	are primarily cod in 11 U.S.C. § red by an indivional, family, or	(Checonsumer debts 101(8) as dual primarily	k one box) , y for		s are primarily less debts.
debtor is ur Form 3A. Filing Fee v	Fee attached to be paid in ed applicationable to pay waiver reque	installments on for the cou fee except in	heck one box (applicable to urt's considerat i installments. able to chapter urt's considerat	individual ion certifyi Rule 1006(7 individu	ng that the (b). See Office als only). Mu	t Chec	Debtor is not k if: Debtor's agare less that k all applical A plan is be Acceptance	gregate nonco n \$2,490,925 (ole boxes: eing filed with s of the plan v	s debtor as defininess debtor as of the contingent liquidate of the contingent subject	defined in 11 least debts (except to adjustment)	C. § 101(51E U.S.C. § 101(cluding debts t on 4/01/16 o	(51D). s owed to inside and every three	ders or affiliates) ee years thereafter). reditors,
Statistical/Ad Debtor est Debtor est there will	timates tha	t funds will t, after any	l be available	erty is ex	cluded and	administr		ses paid,		THIS	S SPACE IS I	FOR COURT	USE ONLY
Estimated Nu 1- 49	mber of Co	reditors 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Ass So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,00 to \$100 million	1 \$100,000,0 to \$500 million	01 \$500,000,000 to \$1 billion					
Estimated Lia	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,00 to \$100 million	1 \$100,000,0 to \$500 million	5500,000,000 to \$1 billion					

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Perdomo, Jose Roberto DeLeon, Zunilda Bethania (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Vito L. Sciolto, Esq. May 6, 2014 Signature of Attorney for Debtor(s) (Date) Vito L. Sciolto, Esq. Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13)

Page 3

Voluntary Petition

(This page must be completed and filed in every case)

DeLeon, Zunilda Bethania Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

▼ /s/ Jose Roberto Perdomo

Signature of Debtor Jose Roberto Perdomo

X /s/ Zunilda Bethania DeLeon

Signature of Joint Debtor **Zunilda Bethania DeLeon**

Telephone Number (If not represented by attorney)

May 6, 2014

Date

Signature of Attorney*

X /s/ Vito L. Sciolto, Esq.

Signature of Attorney for Debtor(s)

Vito L. Sciolto, Esq. 2453

Printed Name of Attorney for Debtor(s)

Law Office of Vito L. Sciolto

Firm Name

375 Pontiac Avenue Cranston, RI 02910

Address

Email: vlsesq@verizon.net

401-467-2277 Fax: 401-467-6470

Telephone Number

May 6, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Perdomo, Jose Roberto

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court District of Rhode Island

In re	Jose Roberto Perdomo Zunilda Bethania DeLeon		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cou	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	letermination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	§ 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of rea	alizing and making rational decisions with respect to
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. §	109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military c	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Jose Roberto Perdomo
	Jose Roberto Perdomo
Date: May 6, 2014	

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court District of Rhode Island

In re	Jose Roberto Perdomo Zunilda Bethania DeLeon		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or	
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or	
through the Internet.);	
☐ Active military duty in a military combat zone.	
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Zunilda Bethania DeLeon	
Zunilda Bethania DeLeon	
Date: May 6, 2014	

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B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court District of Rhode Island

In re	Jose Roberto Perdomo,		Case No		
	Zunilda Bethania DeLeon				
-		Debtors	Chapter	7	
			•		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	84,500.00		
B - Personal Property	Yes	3	3,400.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		188,847.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,210.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		50,967.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,141.67
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,147.51
Total Number of Sheets of ALL Schedu	ıles	22			
	To	otal Assets	87,900.00		
			Total Liabilities	241,024.00	

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B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court District of Rhode Island

In re	Jose Roberto Perdomo,	Case No	No		
	Zunilda Bethania DeLeon				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	1,210.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,210.00

State the following:

Average Income (from Schedule I, Line 12)	2,141.67
Average Expenses (from Schedule J, Line 22)	3,147.51
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	788.23

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		104,347.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	1,210.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		50,967.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		155,314.00

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B6A (Official Form 6A) (12/07)

In re	Jose Roberto Perdomo,	Case No.	
	Zunilda Bethania DeLeon		

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Real Estate Location: 119 Hendrick Street, Providence RI 02908		J	84,500.00	188,847.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 84,500.00 (Total of this page)

84,500.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Jose Roberto Perdomo,	Case No.
	Zunilda Bethania DeLeon	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Ca	ash	J	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Ci	itizens Bank payee acct for daughter acct #1162	W	700.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Mi Lo	isc. household goods & furnishings ocation: 119 Hendrick Street, Providence RI 02908	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Mi Lo	isc. books & pictures ocation: 119 Hendrick Street, Providence RI 02908	J	150.00
6.	Wearing apparel.	Mi Lo	isc. wearing apparel ocation: 119 Hendrick Street, Providence RI 02908	J	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

2,400.00

Sub-Total >

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In re	Jose Roberto Perdomo		
	Zunilda Bethania DeLeon		

|--|

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 0.00
			(7	Total of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Jose Roberto Perdomo,
	Zunilda Bethania DeLeon

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Mazda Protege Location: 119 Hendrick Street, Providence RI 02908	н	500.00
			1997 Toyota Corolla Location: 119 Hendrick Street, Providence RI 02908	Н	500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

1,000.00

Total > **3,400.00**

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	Jose Roberto Perdomo,	Case No.
	Zunilda Bethania DeLeon	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Check one box) 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3) Check it debtor claims a nomestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years there with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or after the date of adjustment with respect to cases commenced on or a					
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption		
Real Property Real Estate Location: 119 Hendrick Street, Providence RI 02908	11 U.S.C. § 522(d)(1)	1.00	84,500.00		
Cash on Hand Cash	11 U.S.C. § 522(d)(5)	50.00	50.00		
Checking, Savings, or Other Financial Accounts, Citizens Bank payee acct for daughter acct #1162	Certificates of Deposit 11 U.S.C. § 522(d)(5)	700.00	700.00		
Household Goods and Furnishings Misc. household goods & furnishings Location: 119 Hendrick Street, Providence RI 02908	11 U.S.C. § 522(d)(3)	1,000.00	1,000.00		
Books, Pictures and Other Art Objects; Collectibe Misc. books & pictures Location: 119 Hendrick Street, Providence RI 02908	l <u>es</u> 11 U.S.C. § 522(d)(3)	150.00	150.00		
Wearing Apparel Misc. wearing apparel Location: 119 Hendrick Street, Providence RI 02908	11 U.S.C. § 522(d)(3)	500.00	500.00		
Automobiles, Trucks, Trailers, and Other Vehicle 2002 Mazda Protege Location: 119 Hendrick Street, Providence RI 02908	<u>s</u> 11 U.S.C. § 522(d)(5)	500.00	500.00		

Total:	2.901.00	87.400.00

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B6D (Official Form 6D) (12/07)

In re	Jose Roberto Perdomo,
	Zunilda Bethania DeLeon

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	N T I N	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx6508	4		10/12/07		Ė			
Green Tree Servicing PO Box 94710 Palatine, IL 60094-4710		J	Real Estate Mortgage Real Estate Location: 119 Hendrick Street, Providence RI 02908		x			
	╀	-	Value \$ 84,500.00	Н	_		180,022.00	95,522.00
Account No.	4		3/9/2011					
Providence Redevelopment Agcy 400 Westminster Street Providence, RI 02903		J	Lead Hazard Reduction Program Real Estate Location: 119 Hendrick Street, Providence RI 02908 (5-yr forgivable note)		x			
			Value \$ 84,500.00				8,825.00	8,825.00
Account No.			Value \$	-				
Account No.								
			Value \$	-				
0 continuation sheets attached			(Total of t	Subto his p			188,847.00	104,347.00
			(Report on Summary of Sc		ota ile	·	188,847.00	104,347.00

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B6E (Official Form 6E) (4/13)

In re	Jose Roberto Perdomo,	Case No
	Zunilda Bethania DeLeon	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priori listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

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B6E (Official Form 6E) (4/13) - Cont.

In re	Jose Roberto Perdomo,	Case No.
_	Zunilda Bethania DeLeon	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UZLLQULDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. xxxx7876 2012 **Motor Vehicle Taxes** City of Providence 0.00 **Delinguent Taxes** PO Box 414268 Н X Boston, MA 02241 125.00 125.00 Account No. x1828 2013 Sewer Fees **Narragansett Bay Commission** 0.00 One Service Road Providence, RI 02905 W X 777.00 777.00 Account No. xx5175 2013 Water Services **Providence Water** 0.00 PO Box 1456 Providence, RI 02901-1456 W X 308.00 308.00 Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 1,210.00 Schedule of Creditors Holding Unsecured Priority Claims 1,210.00 Total 0.00 (Report on Summary of Schedules) 1,210.00 1,210.00 Case 1:14-bk-11073 Doc 1 Filed 05/06/14 Entered 05/06/14 12:45:30 Desc Main Document Page 18 of 57

B6F (Official Form 6F) (12/07)

In re	Jose Roberto Perdomo, Zunilda Bethania DeLeon		Case No.
		Debtors	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

ODEDITORIO MANGE	C	H	sband, Wife, Joint, or Community	10	: 1	П	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1 C		D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx-xxxx-1664			2011 Credit Card	Ť	I D		
Advantage Assets II Inc c/o Hodosh Lyon & Hammer Ltd 1023 Post Road Warwick, RI 02888		Н)	(2,463.00
Account No. xxxx5296			2011		-	+	,
Asset Acceptance PO Box 2036 Warren, MI 48090-2036		Н	Credit Card)	(3,049.00
Account No. xxxx2624 ATT c/o Southwest Credit System 4120 International Pkwy Carrollton, TX 75007		w	2012 Cell Phone Service		,	(694.00
Account No. xxxxxxxxxxxx3483 Best Buy/CBNA 50 Northwest Point Road Elk Grove Village, IL 60007		w	11/25/11 Credit Card)	(932.00
continuation sheets attached		<u> </u>	(Tota	Sul l of this			7,138.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose Roberto Perdomo,	Case No
_	Zunilda Bethania DeLeon	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_	_		_			.
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFLEGEN	DZL_QU_DAFED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx2874	1		3/25/11	T	E		
Capital One PO Box 85520 Richmond, VA 23285		w	Credit Card		X		1,217.00
Account No. xxxxxxxxxxxx3547	T		2010				
Citibank South Dakota c/o LTD Financial Services 7322 Southwest Frwy Ste 1600 Houston, TX 77074		Н	Credit Card		x		3,547.00
Account No. xxxxxxxxxxx1407	╁		2013	+			,
Cox Communications PO Box 9001085 Louisville, KY 40290-1085		w	Cable Services		x		243.00
Account No. xxxx9734	╁		2009	\vdash			
DirecTV c/o First National Collect 610 Waltham Way Mccarran, NV 89434		w	Utility Service		x		379.00
Account No. xxxxxxxxxxx7427	╁		2011	+			
Fingerhut PO Box 166 Newark, NJ 07101-0166		w	Credit Card		x		2,335.00
Shoot no. 4 of 7 about the body St. 1.1 of				C., L.	L .		2,000.00
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Subt his			7,721.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose Roberto Perdomo,	Case No
_	Zunilda Bethania DeLeon	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	Tc	Ни	sband, Wife, Joint, or Community	Пс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxxxxxxxxxxxx3500	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. 8/21/13 Credit Card	CONTINGENT	L Q U	I S P U T E D	AMOUNT OF CLAIM
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		w			x		
Account No. xxxx5296			7/09/10	+		_	427.00
FNB Omaha c/o Asset Acceptance LLC PO Box 1630 Warren, MI 48090		н	Credit Card		x	,	2,524.00
Account No. xxxx-xxxx-0784	╁		2008	+	+		2,024.00
Frist Bankcard c/o Midland Funding 8875 Aero Drive Ste 200 San Diego, CA 92123		н	Credit Card		x		3,254.00
Account No. xxxxxxxxxxxx7393 GECRB/Walmart PO Box 530927 Atlanta, GA 30353-0927		w	10/01/12 Credit Card		x		907.00
Account No. xxxx6644 Harvard Collections 4839 N Elton Chicago, IL 60630		w	2009 Services Rendered		x		43.00
Sheet no. 2 of 7 sheets attached to Schedule of				Sub	tot:	 a1	
Creditors Holding Unsecured Nonpriority Claims			(Total o				7,055.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose Roberto Perdomo,	Case No.
_	Zunilda Bethania DeLeon	,

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				10			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		H W J	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIGUIDATED	ローのPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx1030	1		4/17/12	T	E		
Merrick Bank PO Box 9201 Old Bethpage, NY 11804		w	Credit Card		x		1,365.00
Account No. xxxxxx3558	t		2012			П	
Midland Funding c/o Lustig Glaser & Wilson PC PO Box 549287 Waltham, MA 02454-9287		w	Credit Card (original creditor: Web Bank)		x		2,433.00
Account No. xxxxxxxxx5550			2013				
Midnight Velvet 112 7th Avenue Monroe, WI 53566-1364		w	Credit Card		x		210.00
Account No. xxxxx-x0012	┢		2013				
National Grid PO Box 11739 Newark, NJ 07101-4739		w	Gas Services		x		3,717.00
Account No. xxxxx-x1012	\vdash		2013	\vdash		Н	
National Grid PO Box 11739 Newark, NJ 07101-4739		w	Electric Services		x		836.00
Sheet no. 3 of 7 sheets attached to Schedule of		ı	<u> </u>	Subt	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	e)	8,561.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose Roberto Perdomo,	Case No
_	Zunilda Bethania DeLeon	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		_		1 -		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQULDA	ローのPUTED	AMOUNT OF CLAIM
Account No. xxxxx-xxxxxxxxx5250	1		2010	T	D A T E D		
Portfolio Recovery Assoc LLC c/o Jeanine M Dumont Esq 10 Dorrance Street - Ste 515 Providence, RI 02903		w	Credit Card (original creditor: Citibank NA)		x		2,648.00
Account No. xxxx6254	T		2011				
Publishers Clearing House c/o Sunrise Credit Services PO Box 9100 Farmingdale, NY 11735-9100		w	Goods & Services		x		52.00
Account No. xxxxxx96N1 Riverwalk Holdings Ltd c/o Lynda L Laing Esq One Davol Square - Ste 305		w	10/28/09 Credit Card (original creditor: Chase Bank WAMU)		х		
Providence, RI 02903							2,694.00
Account No. xxxxxx9287	+		2013 Overdraft Fees				2,094.00
Santander PO Box 660633 Dallas, TX 75266-0633		н	Overdrait Fees		х		242.00
Account No. xxxx7633	╁		2011				242.00
Sprint c/o Convergent PO Box 9004 Renton, WA 98057		w	Cell Phone Service		х		
							180.00
Sheet no4 of _7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			5,816.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose Roberto Perdomo,	Case No
	Zunilda Bethania DeLeon	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	16		should Miller Taint an Occurrentity	16			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFLNGENT	Q U L	$D + \emptyset P \cup P \cup D$	AMOUNT OF CLAIM
Account No. xxxxxxx05C2			2010	T	D A T E D		
Stoneberry PO Box 2820 Monroe, WI 53566-8020		W	Credit Card		X		175.00
Account No. xxxx5231	t		2011	\dagger			
T Mobile USA c/o EOS CCA 700 Longwater Drive Norwell, MA 02061		W	Cell Phone Service		x		45.00
Account No. xxxxxx0839	T		2007	\dagger			
T-Mobile c/o Midland Funding 8875 Aero Drive Ste 200 San Diego, CA 92123		W	Cell Phone Service		x		492.00
Account No. xxxx5076	╁		2013				
T-Mobile c/o West Asset Management 7171 Mercy Road Omaha, NE 68106		W	Cell Phone Service		x		334.00
Account No. xxxxx2604	+		12/03/12	+			
TD Bank USA/Target Credit PO Box 673 Minneapolis, MN 55440		W	Credit Card		x		637.00
					L_	Ц	037.00
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			1,683.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose Roberto Perdomo,	Case No.
	Zunilda Bethania DeLeon	,

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	ç	Hu	sband, Wife, Joint, or Community	C	; L	Į D	1
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxxxxxxxxxxxxx3547	C O D E B T O R	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T I N G E N T		S P Q U J T	AMOUNT OF CLAIM
The Home Depot/CBNA c/o LTD Financial Services 7322 Southwest Fwy Ste 1600 Houston, TX 77074-2053		н	Credit Card			(3,547.00
Account No. xxxxxxxxxxxx1664 The Home Depot/CBNA PO Box 6497 Sioux Falls, SD 57117		н	2/28/08 Credit Card		>	<	2,987.00
Account No. xxxxxxxxxxxx7378 The Home Depot/CBNA PO Box 6497 Sioux Falls, SD 57117		w	7/05/12 Credit Card		>	<	786.00
Account No. xxxxxx1401 The Imaging Institute c/o Gragil Assoc 29 Winter Street PO Box 1010 Pembroke, MA 02359		н	2012 Services Rendered)	<	335.00
Account No. xxxxxx3720 Verizon 500 Technology Dr Ste 30 Weldon Spring, MO 63304		w	2/04/11 Utility Services		>	<	768.00
Sheet no. _6 of _7 sheets attached to Schedule Creditors Holding Unsecured Nonpriority Claims	e of		[(Total	Sul of this			8,423.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose Roberto Perdomo,	Case No.
_	Zunilda Bethania DeLeon	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	6	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxx0744			2012	T	T		
Verizon New England c/o Midland Funding LLC 8875 Aero Drive - Ste 200 San Diego, CA 92123	•	н	Telephone Service		X		715.00
Account No. xxxxxxxxxxxx4952	┢		2011			H	
Web Bank c/o Midland Funding 8875 Aero Drive Ste 200 San Diego, CA 92123		н	Credit Card		x		
							1,112.00
Account No. xxxxxxxxxxxxxx5162	t		2/28/08			H	
Web Bank/DFS 1 Dell Way Round Rock, TX 78682		w	Credit Card		x		
							2,743.00
Account No.	T						
Account No.	1						
Sheet no7 of _7 sheets attached to Schedule of Subtotal						4,570.00	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				.,
			(Report on Summary of So		ota lule		50,967.00

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B6G (Official Form 6G) (12/07)

In re	Jose Roberto Perdomo,	Case No.
	Zunilda Bethania Del eon	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 1:14-bk-11073 Doc 1 Filed 05/06/14 Entered 05/06/14 12:45:30 Desc Main Document Page 27 of 57

B6H (Official Form 6H) (12/07)

In re	Jose Roberto Perdomo,	Case No
	Zunilda Bethania DeLeon	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Debt	or 1	Jose Robert	o Pordomo			
Debt	.01 1	Jose Robert	to Perdomo			
Debt (Spous	or 2 se, if filing)	Zunilda Betl	hania DeLeon			
Unite	ed States Bankrup	otcy Court for the	E: DISTRICT OF RHOD	E ISLAND		
(If kno	e number wn) ficial Form	n B 6I		-		ack if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date: MM / DD/ YYYY
Sc	hedule I:	Your Inc	ome			12/1
attacl	h a separate she	et to this form.				ut your spouse. If more space is needed number (if known). Answer every question
attacl	h a separate she	et to this form.				
attacl Part	h a separate she	eet to this form.		ional pages, write your name and		number (if known). Answer every questic
Part 1.	1: Describe Fill in your empinformation.	et to this form. ee Employment loyment		Debtor 1		number (if known). Answer every question Debtor 2 or non-filing spouse
Part 1.	1: Describ Fill in your empinformation. If you have more attach a separate	eet to this form. De Employment Ioyment than one job, De page with		ional pages, write your name and		number (if known). Answer every questic
Part 1.	1: Describ Fill in your empinformation. If you have more	eet to this form. De Employment Ioyment than one job, De page with	On the top of any addit	Debtor 1 Employed	d case I	number (if known). Answer every question Debtor 2 or non-filing spouse ☐ Employed
Part 1.	1: Describ Fill in your empinformation. If you have more attach a separate information about	eet to this form. ee Employment loyment than one job, e page with t additional e, seasonal, or	On the top of any addit	Debtor 1 Employed Not employed	d case I	number (if known). Answer every question Debtor 2 or non-filing spouse ☐ Employed
Part 1.	1: Describ Fill in your empinformation. If you have more attach a separate information abou employers. Include part-time	eet to this form. De Employment Ithan one job, e page with t additional It, seasonal, or ork. Include student	On the top of any addit	Debtor 1 Employed Not employed Maint & clearning comm poseven Cleaning Services	rop	number (if known). Answer every question Debtor 2 or non-filing spouse ☐ Employed
Part 1.	1: Describ Fill in your empinformation. If you have more attach a separate information abou employers. Include part-time self-employed wo Occupation may	eet to this form. De Employment Ithan one job, e page with t additional It, seasonal, or ork. Include student	On the top of any additional control of the top of any addition Employer's name	Debtor 1 Employed Not employed Maint & clearning comm p Seven Cleaning Services Corporation 607 NOrth Montello Street Brockton, MA 02301	rop	number (if known). Answer every question Debtor 2 or non-filing spouse ☐ Employed
Part 1.	1: Describ Fill in your empinformation. If you have more attach a separate information abou employers. Include part-time self-employed wo Occupation may or homemaker, if	eet to this form. De Employment Ithan one job, e page with t additional It, seasonal, or ork. Include student	On the top of any additional control of the top of any addition of the top of any additional control of the top of the to	Debtor 1 Employed Not employed Maint & clearning comm p Seven Cleaning Services Corporation 607 NOrth Montello Street Brockton, MA 02301	rop	number (if known). Answer every question Debtor 2 or non-filing spouse ☐ Employed

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1

For Debtor 2 or

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 1,905.35 \$ 0.00

3. Estimate and list monthly overtime pay.

4. Calculate gross Income. Add line 2 + line 3.

4. \$ 1,905.35 \$ 0.00

Official Form B 6I Schedule I: Your Income page 1

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					number (<i>if known</i>)			
				For	Debtor 1		ebtor 2 or iling spouse	
	Сор	y line 4 here	4.	\$	1,905.35	\$	0.00	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	388.68	\$	0.00	
	5b.	Mandatory contributions for retirement plans	5b.	\$_	0.00	\$	0.00	
	5c.	Voluntary contributions for retirement plans	5c.	\$_	0.00	\$	0.00	
	5d.	Required repayments of retirement fund loans	5d.	\$_	0.00	\$	0.00	
	5e.	Insurance	5e.	· · · ·	0.00	\$	0.00	
	5f.	Domestic support obligations	5f.	\$_	0.00	\$	0.00	
	5g.	Union dues	5g.	\$_	0.00	\$	0.00	
	5h.	Other deductions. Specify:	5h	+ \$		+ \$	0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	388.68	\$	0.00	
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,516.67	\$	0.00	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	90	ф.	0.00	¢	0.00	
	8b.	monthly net income. Interest and dividends	8a. 8b.	\$ \$	0.00	\$	0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependence regularly receive Include alimony, spousal support, child support, maintenance, divorce		Ψ	0.00	Ψ	0.00	
		settlement, and property settlement.	8c.	\$	0.00	\$	0.00	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	0.00	
	8e.	Social Security	8e.	\$	0.00	\$	0.00	
	8f. 8g. 8h.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: SSDI Pension or retirement income Other monthly income. Specify:	e 8f. 8g. 8h	\$_ \$_ + \$	0.00 0.00 0.00	\$ \$ + \$	625.00 0.00 0.00	
				_		· —		7
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	625.00	
10.		sulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$,	1,516.67 + \$_	62	25.00 = \$	2,141.67
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedul de contributions from an unmarried partner, members of your household, your friends or relatives. Not include any amounts already included in lines 2-10 or amounts that are notify:	ur depe		•		chedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rest that amount on the Summary of Schedules and Statistical Summary of Certies						2,141.67
13.	Do y	ou expect an increase or decrease within the year after you file this for No.	m?				Combin monthly	ed income

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Fill	in this information to identif	y your case:				
Deb	otor 1 Jose Rol	berto Perdomo		Check	if this is:	
Dec	3036 101	Derito Perdollio			amended filing	
Deb	otor 2 Zunilda I	Bethania DeLeon			0	post-petition chapter 13
(Spe	ouse, if filing)				penses as of the follo	
Uni	ited States Bankruptcy Court	for the: DISTRICT OF RHODE ISLAND	<u> </u>	N	MM / DD / YYYY	
Cas	se number		ſ	ПΔ	separate filing for D	ebtor 2 because Debtor 2
	known)				aintains a separate h	
	fficial Form B 6J					12/13
info		s possible. If two married people are filing needed, attach another sheet to this form. tion.				
Part		usehold				
1.	Is this a joint case? ☐ No. Go to line 2.					
	<u> </u>	e in a separate household?				
		e in a separate nousenoid?				
	■ No □ Yes. Debtor 2 i	nust file a separate Schedule J.				
2.	Do you have dependents?	No ■ No				
	Do not list Debtor 1 and Debtor 2.	☐ Yes. Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the dependent	s'				□ No
	names.					☐ Yes
						□ No
			-			☐ Yes
						□ No
						Yes
						□ No □ Yes
3.	Do your expenses include	= x				Li res
٥.	expenses of people other yourself and your depend	than \square \mathbf{v}_{-}				
Part		going Monthly Expenses				
exp		our bankruptcy filing date unless you are bankruptcy is filed. If this is a supplemen				
		non-cash government assistance if you k ded it on <i>Schedule I: Your Income</i> (Officia			Your exp	enses
4.	The rental or home owne and any rent for the ground	rship expenses for your residence. Include l or lot.	e first mortgage payments	4. \$		760.00
	If not included in line 4:					
	4a. Real estate taxes			4a. \$		0.00
	4b. Property, homeowne	er's, or renter's insurance		4b. \$		0.00
		repair, and upkeep expenses		4c. \$		166.67
_		riation or condominium dues		4d. \$		0.00
5.	Additional mortgage pay	ments for your residence, such as home eq	uity ioans	5. \$		0.00

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otor 1	Jose Roberto Perdomo			
btor 2	Zunilda Bethania DeLeon	Case num	ber (if known)	
Utilities	5.			
	Electricity, heat, natural gas	6a.	\$	500.00
6b. V	Water, sewer, garbage collection	6b.	\$	16.67
6с. Т	Γelephone, cell phone, Internet, satellite, and cable services	6c.	\$	133.00
6d. (Other. Specify:	6d.	\$	0.00
Food ar	nd housekeeping supplies	7.	\$	537.50
Childca	are and children's education costs	8.	\$	0.00
Clothin	ng, laundry, and dry cleaning	9.	\$	16.67
	al care products and services	10.	\$	100.00
	ll and dental expenses	11.		83.33
	ortation. Include gas, maintenance, bus or train fare.			
_	include car payments.	12.	\$	322.50
	ninment, clubs, recreation, newspapers, magazines, and books	13.	\$	50.00
Charita	able contributions and religious donations	14.	\$	16.67
Insurar	nce.		-	
Do not i	include insurance deducted from your pay or included in lines 4 or 20.			
15a. I	Life insurance	15a.	· · ·	0.00
15b. I	Health insurance	15b.	\$	0.00
15c. V	Vehicle insurance	15c.	\$	122.00
15d. (Other insurance. Specify:	15d.	\$	0.00
Taxes.	Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:		16.	\$	0.00
	nent or lease payments:			
	Car payments for Vehicle 1	17a.		0.00
	Car payments for Vehicle 2	17b.	\$	0.00
17c. (Other. Specify:	17c.	\$	0.00
17d. (Other. Specify:	17d.	\$	0.00
	ayments of alimony, maintenance, and support that you did not report as		ф	0.00
	our pay on line 5, Schedule I, Your Income (Official Form 6I).	18.		
	payments you make to support others who do not live with you.		\$	322.50
	Child Support @ \$75/wk	19.		
	real property expenses not included in lines 4 or 5 of this form or on Scho			
	Mortgages on other property	20a.	·	0.00
	Real estate taxes	20b.	· -	0.00
	Property, homeowner's, or renter's insurance	20c.	·	0.00
	Maintenance, repair, and upkeep expenses	20d.	·	0.00
20e. I	Homeowner's association or condominium dues	20e.	\$	0.00
Other:	Specify:	21.	+\$	0.00
Vour n	nonthly expenses. Add lines 4 through 21.	22.	\$	3,147.51
	ult is your monthly expenses.	22.	Ψ <u> </u>	3,147.31
	nte your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,141.67
	Copy your monthly expenses from line 22 above.	23b.	·	3,147.51
230.	copy your monung expenses from the 22 above.	230.	Ψ	3,147.31
23c. S	Subtract your monthly expenses from your monthly income.			
	The result is your <i>monthly net income</i> .	23c.	\$	-1,005.84
•	110 10 to the			
	expect an increase or decrease in your expenses within the year after yo			
	uple, do you expect to finish paying for your car loan within the year or do you expect your	r mortgage payment to	increase or decrea	se because of a modification to
your mor	rgage :			
No.	Evoluin			

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy CourtDistrict of Rhode Island

In re	Jose Roberto Perdomo Zunilda Bethania DeLeon		Case No.	
		Debtor(s)	Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting sheets, and that they are true and correct to the best of my knowledge, information, and belief.						
Date	May 6, 2014	Signature	/s/ Jose Roberto Perdomo Jose Roberto Perdomo Debtor				
Date	May 6, 2014	Signature	/s/ Zunilda Bethania DeLeon Zunilda Bethania DeLeon Joint Debtor				

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court District of Rhode Island

In re	Jose Roberto Perdomo Zunilda Bethania DeLeon		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$4,729.00 2014 YTD: Husband Employment Income \$7,160.00 2013: Husband Employment Income \$5,848.00 2012: Husband Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$3.125.00 2014 YTD: Wife SSDI

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B7 (Official Form 7) (04/13)

AMOUNT SOURCE

\$8,400,00 2013: Wife SSDI \$8,400.00 2012: Wife SSDI

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR **Green Tree Servicing** 332 Minnesota St Ste 610 Saint Paul, MN 55101

DATES OF **PAYMENTS** 2/1/2014, 3/1/2014, 4/1/2014

AMOUNT PAID

AMOUNT STILL OWING

\$180,022.00 \$2,280.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ TRANSFERS

spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT PAID OR VALUE OF **TRANSFERS**

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AND CASE NUMBER Riverwalk Holdings, Ltd. v Zunilda B. DeLeon; Case # unknown Account

PROCEEDING Collection

NATURE OF

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION Suit filed

Portfolio Recovery Associates, LLC v Zunilda

Collection

Dorrance Plaza, Providence, RI 02903 Sixth Division District Court, One

Sixth Division District Court, One

Suit filed

DeLeon; 6CA-14-2611

CAPTION OF SUIT

Account

Dorrance Plaza, Providence, RI 02903

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

NAME AND ADDRESS

NAME OF PAYER IF OTHER OF PAYEE THAN DEBTOR Law Office of Vito L. Sciolto

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$1,250.00

375 Pontiac Avenue Cranston, RI 02910

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NUMBER OF THE OFFICE OF

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18 . Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None h

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	May 6, 2014	Signature	/s/ Jose Roberto Perdomo
	-		Jose Roberto Perdomo
			Debtor
ъ.	May 0 0044	g:	(al Zunilda Bathania Ballaan
Date	May 6, 2014	Signature	/s/ Zunilda Bethania DeLeon
			Zunilda Bethania DeLeon
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court District of Rhode Island

Jose Roberto Perdomo In re Zunilda Bethania DeLeon			Case No.	
Zdillida Bethania Beteon		Debtor(s)	Chapter	7
CHAPTER 7 IN PART A - Debts secured by property of property of the estate. Attach a	f the estate. (Part A			
Property No. 1				
Creditor's Name: Green Tree Servicing		Describe Property S Real Estate Location: 119 Hendr		
Property will be (check one): ☐ Surrendered	■ Retained			
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ☐ Debtor will retain ☐ U.S.C. § 522(f)).		nue to make regular pa	yments (for	example, avoid lien using 11
Property is (check one): ■ Claimed as Exempt		☐ Not claimed as exe	empt	
PART B - Personal property subject to une: Attach additional pages if necessary.)	xpired leases. (All three	ee columns of Part B mu	st be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased P	roperty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 5(p)(2):
I declare under penalty of perjury that the personal property subject to an unexpired Date May 6, 2014		/s/ Jose Roberto Perdon Debtor	domo	estate securing a debt and/or
Date May 6, 2014	Signature	/s/ Zunilda Bethania I Zunilda Bethania Del Joint Debtor		

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United States Bankruptcy Court District of Rhode Island

In re	Jose Roberto Perdomo ^e Zunilda Bethania DeLeon		Case No.		
		Debtor(s)	Chapter	7	
1.	DISCLOSURE OF COMPENS			` ,	n.*
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of contemplation.	of the petition in bankruptcy or in connection with the ba	nkruptcy case is as fo	l to me, for services	
	For legal services, I have agreed to accept			1,250.00	
	Prior to the filing of this statement I have received		\$	1,250.00	
	Balance Due		\$	0.00	
2.	\$of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compens	sation with any other persor	unless they are mem	nbers and associates	of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names				law firm. A
6.	In return for the above-disclosed fee, I have agreed to rende	er legal service for all aspec	ets of the bankruptcy	case, including:	
	 a. Analysis of the debtor's financial situation, and renderin b. Preparation and filing of any petition, schedules, statem c. Representation of the debtor at the meeting of creditors d. [Other provisions as needed] Negotiations with secured creditors to red reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on hous 	ent of affairs and plan whic and confirmation hearing, a luce to market value; ex as needed; preparation	h may be required; and any adjourned hea	arings thereof;	l filing of
7.	By agreement with the debtor(s), the above-disclosed fee de Representation of the debtors in any dischany other adversary proceeding.	oes not include the followin nargeability actions, jud	g service: licial lien avoidand	ces, relief from sta	ay actions or
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any asbankruptcy proceeding.	greement or arrangement fo	r payment to me for r	epresentation of the	debtor(s) in
Date	ed: May 6, 2014	/s/ Vito L. Sciolto			
		Vito L. Sciolto, E			
		Law Office of Vit 375 Pontiac Ave			
		Cranston, RI 029			
		401-467-2277 F	ax: 401-467-6470		
l		vlsesa@verizon.	.net		

UNITED STATES BANKRUPTCY COURT DISTRICT OF RHODE ISLAND

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court District of Rhode Island

In re	Jose Roberto Perdomo Zunilda Bethania DeLeon		Case No.	
		Debtor(s)	Chapter	7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Jose Roberto Perdomo Zunilda Bethania DeLeon	X /s/ Jose Roberto Perdomo	May 6, 2014
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	m X /s/ Zunilda Bethania DeLeon	May 6, 2014
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy Court District of Rhode Island

In re	Jose Roberto Perdomo Zunilda Bethania DeLeon		Case No.	
		Debtor(s)	Chapter	7
The ab	VERIFI bove-named Debtors hereby verify that t	ICATION OF CREDITO		of their knowledge.
Date:	May 6, 2014	/s/ Jose Roberto Perdomo Jose Roberto Perdomo		
Data	May 6 2014	Signature of Debtor	•	
Date:	May 6, 2014	/s/ Zunilda Bethania DeLeon Zunilda Bethania DeLeon	1	

Signature of Debtor

Advantage Assets II Inc c/o Hodosh Lyon & Hammer Ltd 1023 Post Road Warwick RI 02888

Asset Acceptance PO Box 2036 Warren MI 48090-2036

ATT c/o Southwest Credit System 4120 International Pkwy Carrollton TX 75007

Best Buy/CBNA 50 Northwest Point Road Elk Grove Village IL 60007

Capital One PO Box 85520 Richmond VA 23285

Citibank South Dakota c/o LTD Financial Services 7322 Southwest Frwy Ste 1600 Houston TX 77074

City of Providence Delinquent Taxes PO Box 414268 Boston MA 02241

Cox Communications PO Box 9001085 Louisville KY 40290-1085

DirecTV c/o First National Collect 610 Waltham Way Mccarran NV 89434

Fingerhut PO Box 166 Newark NJ 07101-0166 First Premier Bank 601 S Minnesota Ave Sioux Falls SD 57104

FNB Omaha c/o Asset Acceptance LLC PO Box 1630 Warren MI 48090

Frist Bankcard c/o Midland Funding 8875 Aero Drive Ste 200 San Diego CA 92123

GECRB/Walmart PO Box 530927 Atlanta GA 30353-0927

Green Tree Servicing PO Box 94710 Palatine IL 60094-4710

Harvard Collections 4839 N Elton Chicago IL 60630

Merrick Bank PO Box 9201 Old Bethpage NY 11804

Midland Funding c/o Lustig Glaser & Wilson PC PO Box 549287 Waltham MA 02454-9287

Midnight Velvet 112 7th Avenue Monroe WI 53566-1364

Narragansett Bay Commission One Service Road Providence RI 02905 National Grid PO Box 11739 Newark NJ 07101-4739

Portfolio Recovery Assoc LLC c/o Jeanine M Dumont Esq 10 Dorrance Street - Ste 515 Providence RI 02903

Providence Redevelopment Agcy 400 Westminster Street Providence RI 02903

Providence Water PO Box 1456 Providence RI 02901-1456

Publishers Clearing House c/o Sunrise Credit Services PO Box 9100 Farmingdale NY 11735-9100

Riverwalk Holdings Ltd c/o Lynda L Laing Esq One Davol Square - Ste 305 Providence RI 02903

Santander PO Box 660633 Dallas TX 75266-0633

Sprint c/o Convergent PO Box 9004 Renton WA 98057

Stoneberry PO Box 2820 Monroe WI 53566-8020

T Mobile USA c/o EOS CCA 700 Longwater Drive Norwell MA 02061 T-Mobile c/o Midland Funding 8875 Aero Drive Ste 200 San Diego CA 92123

T-Mobile c/o West Asset Management 7171 Mercy Road Omaha NE 68106

TD Bank USA/Target Credit PO Box 673 Minneapolis MN 55440

The Home Depot/CBNA c/o LTD Financial Services 7322 Southwest Fwy Ste 1600 Houston TX 77074-2053

The Home Depot/CBNA PO Box 6497 Sioux Falls SD 57117

The Imaging Institute c/o Gragil Assoc 29 Winter Street PO Box 1010 Pembroke MA 02359

Verizon 500 Technology Dr Ste 30 Weldon Spring MO 63304

Verizon New England c/o Midland Funding LLC 8875 Aero Drive - Ste 200 San Diego CA 92123

Web Bank c/o Midland Funding 8875 Aero Drive Ste 200 San Diego CA 92123

Web Bank/DFS 1 Dell Way Round Rock TX 78682 Case 1:14-bk-11073 Doc 1 Filed 05/06/14 Entered 05/06/14 12:45:30 Desc Main Document Page 51 of 57

B22A (Official Form 22A) (Chapter 7) (04/13)

In re	Jose Roberto Perdomo Zunilda Bethania DeLeon	According to the information required to be entered on this statement
	Debtor(s)	(check one box as directed in Part I, III, or VI of this statement):
Case Number: (If known)		☐ The presumption arises.
		■ The presumption does not arise.
		☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
171	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	 b. □ I am performing homeland defense activity for a period of at least 90 days /or/ □ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.

	Part II. CALCULATION OF MC	DNIHLYING		EFOR § /U/(D)(7) .	EXCLUSION		
	Marital/filing status. Check the box that applies and				ateme	ent as directed.		
	a. Unmarried. Complete only Column A ("Deb	,						
	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares							
2	"My spouse and I are legally separated under applicable non-bankruptcy law or my spouse purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete							
	for Lines 3-11.	, , , , , , , , , ,		. ,				,
	c. \square Married, not filing jointly, without the declara				2.b al	oove. Complete b	oth	Column A
	("Debtor's Income") and Column B ("Spouse							
	d. Married, filing jointly. Complete both Colum					ouse's Income'')	for	Lines 3-11.
	All figures must reflect average monthly income rece calendar months prior to filing the bankruptcy case, of				X	Column A		Column B
	the filing. If the amount of monthly income varied d					Debtor's		Spouse's
	six-month total by six, and enter the result on the app					Income		Income
3	Gross wages, salary, tips, bonuses, overtime, comm	nissions.			\$	788.23	\$	0.00
	Income from the operation of a business, profession				d			
	enter the difference in the appropriate column(s) of I							
	business, profession or farm, enter aggregate number not enter a number less than zero. Do not include a							
4	Line b as a deduction in Part V.	my part of the be	isiliess	expenses entered				
		Debtor		Spouse				
	a. Gross receipts		.00 \$	0.0	_			
	b. Ordinary and necessary business expenses Sc. Business income Sc.	Subtract Line b fr	.00 \$	0.0	\$	0.00	¢.	0.00
	<u> </u>				o	0.00	Ф	0.00
	Rent and other real property income. Subtract Lin the appropriate column(s) of Line 5. Do not enter a significant column (s) of Line 5.				,			
	part of the operating expenses entered on Line b							
5		Debtor		Spouse				
	a. Gross receipts b. Ordinary and necessary operating expenses \$).00 \$).00 \$		_			
	The state of the s	Subtract Line b fr			\$	0.00	\$	0.00
6	Interest, dividends, and royalties.				\$	0.00		0.00
7	Pension and retirement income.				\$	0.00		0.00
	Any amounts paid by another person or entity, on	a regular hasis.	for the	e household	Ψ	0.00	Ψ	0.00
	expenses of the debtor or the debtor's dependents,							
8	purpose. Do not include alimony or separate mainten							
	spouse if Column B is completed. Each regular payr if a payment is listed in Column A, do not report that				n; _{\$}	0.00	\$	0.00
	Unemployment compensation. Enter the amount in				Ψ	0.00	Ψ	0.00
	However, if you contend that unemployment comper				a			
9	benefit under the Social Security Act, do not list the amount of such compensation in Column A							
	or B, but instead state the amount in the space below	:	Ι		_			
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor S	0.00	Spous	se \$ 0.0	0 8	0.00	\$	0.00
	Income from all other sources. Specify source and a	amount If neces	sary li	st additional source	= ⊢		Ψ	
	on a separate page. Do not include alimony or separate							
	spouse if Column B is completed, but include all o							
	maintenance. Do not include any benefits received used as a victim of a war crime, crime against human again aga							
10	domestic terrorism.	mamey, or as a vi	ctim or	international of				
	<u> </u>	Debtor		Spouse				
	a.		\$		_			
	b. \$	5	\$		_			
	Total and enter on Line 10				\$	0.00	\$	0.00
11	Subtotal of Current Monthly Income for § 707(b)(if s	788.23	\$	0.00

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		788.23			
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$	9,458.76			
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: RI b. Enter debtor's household size: 3	\$	75,814.00			
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.					
15	■ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption of	does no	t arise" at the			
	top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.					
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.					

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Complete Parts IV, V, VI, and VII	or uns	statement only if requ	in eu. (See Line 1.	5.)
	Part IV. CALCULATION OF CU	RREN	T MONTHLY INCOM	ME FOR § 707(b) (2)
16	Enter the amount from Line 12.				\$
17	Marital adjustment. If you checked the box at Line 2. Column B that was NOT paid on a regular basis for the dependents. Specify in the lines below the basis for exc spouse's tax liability or the spouse's support of persons amount of income devoted to each purpose. If necessar not check box at Line 2.c, enter zero. a. b. c. d. Total and enter on Line 17	househe luding the other the	old expenses of the debtor or the Column B income (such a an the debtor or the debtor's of	the debtor's s payment of the dependents) and the	\$
18	Current monthly income for § 707(b)(2). Subtract L	ne 17 fr	om Line 16 and enter the resu	ılt.	\$
	Part V. CALCULATION	OF D	EDUCTIONS FROM	INCOME	
	Subpart A: Deductions under S	tandar	ls of the Internal Revenu	e Service (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$
19B	National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tay return, plus the number of any additional dependents whom				
	a1. Allowance per person b1. Number of persons	a2. b2.	Allowance per person Number of persons		
	c1. Subtotal	c2.	Subtotal	IDS Housing and	\$
20A	the number that would currently be allowed as exemptions on your federal income tax return, plus the number of				¢.
	any additional dependents whom you support.				\$

20B	Local Standards: housing and utilities; mortgage/rent expense. En Housing and Utilities Standards; mortgage/rent expense for your count available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy count the number that would currently be allowed as exemptions on your fed any additional dependents whom you support); enter on Line be the total debts secured by your home, as stated in Line 42; subtract Line be from not enter an amount less than zero. a. IRS Housing and Utilities Standards; mortgage/rental expense be. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 c. Net mortgage/rental expense	ty and family size (this information is ourt) (the applicable family size consists of leral income tax return, plus the number of al of the Average Monthly Payments for any	\$
			\$
21	Local Standards: housing and utilities; adjustment. If you contend 20B does not accurately compute the allowance to which you are entit Standards, enter any additional amount to which you contend you are contention in the space below:	led under the IRS Housing and Utilities	\$
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. \[\begin{array}{c} 0 & \lefta 1 & \lefta 2 \text{ or more.} \] If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		
22B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that you public transportation expenses, enter on Line 22B the "Public Tra Standards: Transportation. (This amount is available at www.usdoj.go/court.)	\$	
23	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owners vehicles.) □ 1 □ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 1, as stated in Line the result in Line 23. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 c. Net ownership/lease expense for Vehicle 1	hip/lease expense for more than two e IRS Local Standards: Transportation court); enter in Line b the total of the Average	\$
24	Local Standards: transportation ownership/lease expense; Vehicle the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 2, as stated in Line the result in Line 24. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 c. Net ownership/lease expense for Vehicle 2	IRS Local Standards: Transportation ourt); enter in Line b the total of the Average	\$
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.		

26	Other Necessary Expenses: involuntary deductions for edductions that are required for your employment, such as a Do not include discretionary amounts, such as voluntary	\$		
27	Other Necessary Expenses: life insurance. Enter total avelife insurance for yourself. Do not include premiums for i any other form of insurance.	\$		
28	Other Necessary Expenses: court-ordered payments. En pay pursuant to the order of a court or administrative agenc include payments on past due obligations included in Lin	\$		
29	Other Necessary Expenses: education for employment of the total average monthly amount that you actually expend education that is required for a physically or mentally challed providing similar services is available.	\$		
30	Other Necessary Expenses: childcare. Enter the total ave childcare - such as baby-sitting, day care, nursery and prescription.	\$		
31	Other Necessary Expenses: health care. Enter the total a health care that is required for the health and welfare of you insurance or paid by a health savings account, and that is in include payments for health insurance or health savings	\$		
32	Other Necessary Expenses: telecommunication services. actually pay for telecommunication services other than your pagers, call waiting, caller id, special long distance, or interwelfare or that of your dependents. Do not include any am	\$		
33	Total Expenses Allowed under IRS Standards. Enter the	e total of Lines 19 through 32.	\$	
	Note: Do not include any experimental Health Insurance, Disability Insurance, and Health Savithe categories set out in lines a-c below that are reasonably dependents.			
34	a. Health Insurance	\$		
	b. Disability Insurance	\$		
	c. Health Savings Account	\$	\$	
	Total and enter on Line 34. If you do not actually expend this total amount, state you below: \$			
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$	
36	Protection against family violence. Enter the total average actually incurred to maintain the safety of your family unde other applicable federal law. The nature of these expenses i	\$		
37	Home energy costs. Enter the total average monthly amou Standards for Housing and Utilities, that you actually expertrustee with documentation of your actual expenses, and claimed is reasonable and necessary.	\$		
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.					\$	
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).					\$	
41	Tota	l Additional Expense Deductio	ns under § 707(b). Enter the total of	Line	s 34 through 40		\$
		,	Subpart C: Deductions for De	ebt :	Payment		
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
		Name of Creditor	Property Securing the Debt		Average Monthly Payment	include taxes or insurance?	
	a.			\$	Total: Add Lines	□yes □no	\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor				\$		
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.						\$
	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.						
45	a. b.	issued by the Executive Office information is available at we the bankruptcy court.)	napter 13 plan payment. istrict as determined under schedules the for United States Trustees. (This ww.usdoj.gov/ust/ or from the clerk of tive expense of chapter 13 case	X	otal: Multiply Line	es a and b	\$
46	Tota	l Deductions for Debt Payment	Enter the total of Lines 42 through 4	5.			\$
Subpart D: Total Deductions from Income							
47	Tota	l of all deductions allowed und	er § 707(b)(2). Enter the total of Lines	s 33,	41, and 46.		\$
		Part VI. D	ETERMINATION OF § 707(b)(2	2) PRESUMP	ΓΙΟΝ	
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))						\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))					\$	
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.					\$	
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.					\$	

	Initial presumption determination. Check the applicable box and proceed as directed.					
52	☐ The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.					
	☐ The amount set forth on Line 51 is more than \$12,475* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.					
	☐ The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Complete the remainder of Part VI (Lines 53 through 55).					
53	Enter the amount of your total non-priority unsecured debt		\$			
54	Threshold debt payment amount. Multiply the amount in Line 5.	3 by the number 0.25 and enter the result.	\$			
55	Secondary presumption determination. Check the applicable box and proceed as directed.					
	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.					
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.					
	Part VII. ADDITIONAL	EXPENSE CLAIMS				
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.					
	Expense Description	Monthly Amo	ount			
	a.	\$				
	b.	\$				
	c.	\$				
	d.	\$				
	Total: Add Lines a,	b, c, and d \$				
	Part VIII. VER	IFICATION				
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors					
	must sign.) Date: May 6, 2014	Signature: /s/ Jose Roberto Perdoi	mo			
57	Bate. 1114 0, 2011	Jose Roberto Perdomo				
		(Debtor)				
	Date: May 6, 2014	Signature /s/ Zunilda Bethania De	Leon			
	Dutc. May 0, 2017	Zunilda Bethania DeLe				
		(Joint Debtor, if				

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.